

## CLAIMS :

1. A service providing system, wherein a point value is set as a consideration for a service to be offered,  
5 a point value to be received as a consideration when a service is given is informed to a service user who desires to receive the service and when the service has been offered, the service provider receives the point value from the service user as the consideration  
10 of the service offering.

2. A service providing system, wherein a point value is set as a consideration for a service to be offered, a point value is given in advance to a service user, a  
15 plurality of service contents and corresponding point values thereof are presented to the service user and when receiving a selection result among the plurality of services, a point calculation processing for the service user is performed based on the given point  
20 value for the service user and the selection result of the service to be offered.

3. A processing system for providing services, wherein a processing of presenting successively or at once  
25 services which are provided from a plurality of service providers to a service user is performed, a processing of presenting considerations in a form of

point value when the presented services are used is performed, a processing of giving a point value corresponding to payment amount to the service user is performed, a processing of providing a service  
5 selected by the service user is performed, and a settlement processing of receiving a point value from the service user as a consideration of the service offered is performed.

10 4. In a processing system for providing services in which a point value is given for a service user who receives a service being provided, payment point values are set for respective services according to the service content, service receiving period or  
15 number of times of the service, and the point given to the service user is deducted based on the service content provided to the service user and the service provided period and times, the processing system, characterized in that while storing the service user,  
20 the point value given to the service user and service content, service providing period and times required by the service user, a processing of calculating point value for the service user is performed.

25 5. In a processing system for providing services in which point values depending on policy holding conditions are informed to a service user who desires

to receive an insurance service, point values to be paid are set with respect to insurance service contents and period and times of receiving the service and the point value credited to the service user who receives the insurance service is reduced depending on the service content offered to the service user who desires to receive the insurance service offering and on the service offering period and times, the processing system, characterized in that point values with respect to a plurality of insurance service contents and service period and times are transmitted to the service user, a request with respect to the transmission of the service user who receives the insurance service offering is received and an arithmetic processing of the point value of the service user who receives the insurance service offering is performed.

6. A processing system for providing services, wherein a processing of concluding agreements of service offerings from a plurality of service providers which offer services is performed, applications from service users who desire service offerings are received, necessary personal data of the possible user applicant is recorded and a registration processing of the service user is performed, a processing of receiving a lump-sum or periodic use fee from the user applicant

is performed, a processing of issuing a point card for the user applicant in which the personal data of the user applicant and a point value corresponding to the received use fee are recorded is performed, in  
5 response to a service use application from a service user a processing of successively or collectively presenting services which are to be provided from the service providers is performed, a processing of accepting a service use application which the service  
10 user has selected among the presented services is performed, a processing of requesting to the service provider to provide the service selected by the service user is performed, a processing of receiving a report from the service provider that the service has  
15 been completed is performed, and a processing of deducting the point value corresponding to the offered service from the point value owned by the service user is performed.

20 7. A processing system for providing services according to claim 6, wherein the service use application from the person who desires the service offering, the presentation of the service to the service user, the selection of the service by the  
25 service user, the request to the service provider of the service selected by the service user, and the report of providing the service to the service user

are performed via a communication line.

8. A processing system for providing services according to claim 6, wherein further, a processing of  
5 presenting a point value presently owned by the service user when a service use is applied from the service user, and at the same time or after presentation of the service to be provided and received from the service provider a processing of  
10 presenting a consideration in a form of point value with respect to the service content and service receiving period and times when the service is used is performed.

15 9. A processing system for providing services according to claim 7, wherein further, a processing of presenting a point value presently owned by the service user when a service use is applied from the service user, and at the same time or after  
20 presentation of the service to be provided and received from the service provider a processing of presenting a consideration in a form of point value with respect to the service content and service receiving period and times when the service is used is  
25 performed.

10. A processing system for providing services,

wherein a processing of concluding agreements of service offerings from a plurality of service providers which offer services is performed, applications from service users who desire service offerings are received, necessary personal data of the possible user applicant is recorded and a registration processing of the service user is performed, a processing of receiving a lump-sum or periodic use fee from the user applicant is performed, a processing of issuing a point card for the user applicant in which the personal data of the user applicant and a point value corresponding to the received use fee are recorded is performed, in response to a car use service application from a service user a processing of collectively presenting types of cars is performed, at the same time or after the car type presentation a processing of presenting considerations in point values with regard to use period for every car type is performed, a processing of accepting a car use application is performed in which a car type is specified which the service user desires to use among the presented car types and a use period of the car is selected, a processing of requesting to the service provider to provide a service in which the type of car is specified and the use period thereof is selected by the service user is performed, a processing of receiving a report from the service provider that the

car use service has been completed is performed, and a processing of deducting the point value corresponding to the offered service from the point value owned by the service user is performed.

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11. A processing system for providing services according to claim 10, wherein further, after performing the processing of accepting a car use application in which a car types is specified which  
10 the service user desires to use among the presented car types and a use period of the car is selected, a processing of presenting types, contents and use period of car insurance service with regard to the car selected by the service user is performed, at the same  
15 time when or after presenting the types, contents and use period of the car insurance service, a processing of presenting the considerations in point values of the types, contents and use period of the car insurance service is performed, further a processing  
20 of receiving a use application of car insurance service is performed which is voluntarily selected by the service user regardless to the type and use period of the car which the service user receives as the service offer, a processing of requesting to the  
25 service provider to provide the car insurance service is performed which is selected by the service user, a processing of receiving a report from the service

provider is performed that the car insurance has been offered, and a processing of deducting a point value corresponding to the offered car insurance service from the point value owned by the service user is performed.

12. A processing system for providing services according to claim 10, wherein further, when the service user receives the car use service, a processing of presenting kinds of other services which are available only for the service user receiving car use service, the contents thereof and use time thereof by making use of a car mounted unit of the car now using is performed; at the same time or after presenting the kinds of the other service, contents thereof and use time thereof a processing of presenting considerations in a form of point value with regard to the kinds of the other services, the contents thereof and the use time thereof is performed; a processing of receiving a use application of the kinds of the other services and the use time thereof which is voluntarily set by the service user within payable remaining point of the service user is performed; a processing of requesting the service provider to provide the other service selected by the service user thereto is performed; a processing of receiving a report that the other service has been



provided from the service provider is performed; and a processing of deducting a point value corresponding the other service provided from the point value owned by the service user is performed.

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13. A processing system for providing service according to claim 11, wherein further, when the service user receives the car use service, a processing of presenting kinds of other services which  
10 are available only for the service user receiving car use service, the contents thereof and use time thereof by making use of a car mounted unit of the car now using is performed; at the same time or after presenting the kinds of the other service, contents  
15 thereof and use time thereof a processing of presenting considerations in a form of point value with regard to the kinds of the other services, the contents thereof and the use time thereof is performed; a processing of receiving a use application  
20 of the kinds of the other services and the use time thereof which is voluntarily set by the service user within payable remaining point of the service user is performed; a processing of requesting the service provider to provide the other service selected by the  
25 service user thereto is performed; a processing of receiving a report that the other service has been provided from the service provider is performed; and a

processing of deducting a point value corresponding the other service provided from the point value owned by the service user is performed.

- 5 14. A processing system for providing services according to claim 10, wherein the kinds of car include a car manufacture, models / type, displacement volume, grade and body color.
- 10 15. A processing system for providing services according to claim 11, wherein the kinds of car include a car manufacture, models / type, displacement volume, grade and body color.
- 15 16. A processing system for providing services according to claim 10, wherein the use period of the car is a time interval in which the service user occupies and uses the car.
- 20 17. A processing system for providing services according to claim 11, wherein the use period of the car is a time interval in which the service user occupies and uses the car.
- 25 18. A processing system for providing services according to claim 12, wherein the use period of the car is a time interval in which the service user

19. A processing system for providing services according to claim 13, wherein the use period of the car is a time interval in which the service user occupies and uses the car.